

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re Application of: **Craig P. Luftig**

Serial No.: **10/784,105** Art Unit: **3626**  
Filed: **February 20, 2004** Examiner: **RAPILLO, Kristine K.**  
For: **INTEGRATING DEFINED CONTRIBUTION ACCOUNTS INTO A  
CLAIM PAYMENT PROCESSING SYSTEM**

**FILED ELECTRONICALLY**

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Randolph Building  
401 Dulany Street  
Alexandria , VA 22314

**RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

The following is intended to be fully responsive to the Final Office Action mailed November 17, 2009 ("the Office Action"). The undersigned respectfully requests reconsideration of the rejections in view of the arguments presented herein.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.